

## ABSTRACT OF THE DISCLOSURE

A simple, easy, and safe electronic settlement system is provided. A user terminal such as a cellular phone is wirelessly connected to a synchronizing server at a counter of a retailer. A cashier terminal of the retailer connects to the synchronizing server via a private line and so on. The cashier terminal receives a transaction identifying number in order to identify the transaction from the synchronizing server, and notifies to a user. A user inputs the transaction identifying number to the user terminal and transmits the transaction identifying number to the synchronizing server. The synchronizing server completes a transaction between the virtual cashier terminal and the user terminal, both of which are corresponded to each other by the transaction identification number. The cashier terminal authenticates the user intermediated by the synchronizing server. The user can complete a settlement without telling his or her personal information such as a credit card number or a password to a retailer. A security of the system is improved.